

Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Lenore C. Sears
DebtorCase No. 11-16684-mdc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 1
Total Noticed: 10

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +Lenore C. Sears, 6501 N. 7th Street, Philadelphia, PA 19126-3818
 12528765 +Alan B. Liss, Esquire, 1420 Walnut Street, Suite 808, Philadelphia, PA 19102-4008
 12528770 +Police & Fire Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Oct 15 2016 02:00:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 15 2016 02:00:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12596022 E-mail/Text: bankruptcy@phila.gov Oct 15 2016 02:00:53 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595

12551080 EDI: IRS.COM Oct 15 2016 01:38:00 Internal Revenue Service,
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346

12542663 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 15 2016 01:59:42
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa 17128-0946

12528771 +EDI: WFFC.COM Oct 15 2016 01:38:00 Wells Fargo, 3476 Stateview Boulevard,
 Fort Mill, SC 29715-7200

12759192 +EDI: WFFC.COM Oct 15 2016 01:38:00 Wells Fargo Bank, N.A., Bankruptcy Department,
 MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

ALAN B. LISS on behalf of Debtor Lenore C. Sears bnklaw@aol.com
 ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
 CHRISOVALANTE FLIAKOS on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
 CHRISTOS A. KATSAOUNIS on behalf of Creditor Commonwealth of Pennsylvania, Department of
 Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
 JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor WELLS FARGO BANK, N.A. bkggroup@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 MARIO J. HANYON on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

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|---|------------------------|-------------|-----------|--------------------------------|-------------|
| Information to identify the case: | | | | | |
| Debtor 1 | <u>Lenore C. Sears</u> | | | Social Security number or ITIN | xxx-xx-1979 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | <u></u> | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | | | |
| Case number: 11-16684-mdc | | | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lenore C. Sears

10/13/16

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.